

[Serial No. 09/960,391]

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C-12
a transparent conductive layer comprising a reaction product of a conductive composition comprising conductive fine particles and a reactive curing resin formed on the transparent substrate film;

a hardcoat layer formed on the conductive layer; and

a low refractive layer formed on the hardcoat layer,

the low refractive layer having a lower refractive index than the hardcoat layer, the hardcoat layer comprising a plurality of layers.
